

**STATE OF MICHIGAN**  
**DEPARTMENT OF LABOR AND ECONOMIC GROWTH**  
**OFFICE OF FINANCIAL AND INSURANCE REGULATION**  
**Before the Commissioner of Financial and Insurance Regulation**

**Maximum Choice Mortgage Corporation,  
Petitioner**

**v**

**Case No. 07-642-MB  
Docket No. 2007-469**

**Office of Financial and Insurance Regulation  
Respondent**

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**For the Respondent:**

**Marlon Roberts  
Office of Financial & Insurance Regulation  
611 W. Ottawa, 3rd Floor  
Lansing, MI 48933**

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**For the Petitioner:**

**Dawn Bartolomeo  
Maximum Choice Mortgage Corporation  
17134 Country Club Drive  
Macomb, MI 48042**

**Issued and entered  
this 28th day of April 2008  
by Ken Ross  
Commissioner**

**FINAL DECISION**

The Administrative Law Judge issued a Proposal for Decision (PFD) dated February 26, 2008. He recommended that the Commissioner refuse to license Petitioner as a mortgage broker and mortgage lender and refuse to issue to Petitioner a secondary mortgage broker and mortgage lender registration. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure

to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

**ORDER**

Therefore, it is ORDERED that:

1. Petitioner's application to be licensed as a mortgage broker and lender is denied;  
and
2. Petitioner's application to be registered as a secondary mortgage broker and lender is denied.